

UNITED STATES BANKRUPTCY COURT  
Eastern District of Missouri  
Thomas F. Eagleton U.S. Courthouse  
111 South Tenth Street, Fourth Floor  
St. Louis, MO 63102

**In re:**  
Harold Anthony Stein  
Jana Lynn Stein  
**Debtor(s)**

**Case No.: 17-48541 - A705**  
**Chapter: 7**

**DISCHARGE OF DEBTOR(S)**

It appearing that the debtor(s) is/are entitled to a discharge,

**IT IS ORDERED THAT:**

The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

The holder of any claim for unpaid pre-petition child support is entitled to have the Trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the bankruptcy case. Any creditor may request such notice and information by writing the Trustee. Such creditor is further entitled to have the Trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) the debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following the discharge. Failure to request such information from the Trustee shall be a waiver of the right to receive such notice from the Trustee.

**BY THE COURT**

  
**U.S.Bankruptcy Judge**

**Dated:** 3/20/18  
**St. Louis, Missouri**  
Rev. 12/17 3180

**SEE PAGE 2 OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. This discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for most personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
 Harold Anthony Stein  
 Jana Lynn Stein  
 Debtors

Case No. 17-48541-cer  
 Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0865-4

User: admin  
 Form ID: 3180

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Mar 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2018.

db/db +Harold Anthony Stein, Jana Lynn Stein, 4 Ashbrook Street, Park Hills, MO 63601-1756  
 cr +Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853,  
 Arlington, TX 76096-3853  
 21570568 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 21570569 Commerce Bank, P.O. Box 414084, Kansas City, MO 64141-4084  
 21570572 Hughes.Net, Germantown, MD 20874  
 21570581 +MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243  
 21570576 Mercy East, P.O. Box 505381, Saint Louis, MO 63150-5381  
 21570582 Neurological Specialists/Yoon, c/o Regional Credit Services,  
 1201 Jefferson Street, Suite 150, Washington, MO 63090-4453  
 21570583 +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570  
 21570584 Saint Francis Health System, Inc., P.O. Box 732354, Dallas, TX 75373-2354  
 21570585 Saint Francis Healthcare System, P.O. Box 739, Moline, IL 61266-0739  
 21570586 Sears, P.O. Box 78051, Phoenix, AZ 85062-8051  
 21570587 +St. Louis Pathology, 660 Office Parkway, Saint Louis, MO 63141-7103  
 21570592 Warren Clinic-Epic, c/o Works & Lentz, Inc., 1437 South Boulder, Ste 900,  
 Tulsa, OK 74119-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

21570565 +EDI: CAPITALONE.COM Mar 22 2018 05:51:00 Capital One, Attn: Bankruptcy, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 21570566 +EDI: CHASE.COM Mar 22 2018 05:48:00 Chase Card, Attn: Correspondence, Po Box 15298,  
 Wilmington, DE 19850-5298  
 21570570 +EDI: CONVERGENT.COM Mar 22 2018 05:58:00 Convergent/Sprint, 800 SW 39th Street,  
 P.O. Box 9004, Renton, WA 98057-9004  
 21570571 +EDI: PHINAMERI.COM Mar 22 2018 05:41:00 GM Financial, AmeriCredit/GM Financial,  
 P.O. Box 183853, Arlington, TX 76096-3853  
 21570573 EDI: IRS.COM Mar 22 2018 05:54:00 Internal Revenue Service, P. O. Box 7346,  
 Philadelphia, PA 19101-7346  
 21570575 +EDI: CBSKOHLS.COM Mar 22 2018 05:44:00 Kohl's, P.O. Box 30510,  
 Los Angeles, CA 90030-0510  
 21570588 +EDI: RMSC.COM Mar 22 2018 05:53:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 21570589 +EDI: RMSC.COM Mar 22 2018 05:53:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 21570590 +EDI: RMSC.COM Mar 22 2018 05:53:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060  
 21570591 +E-mail/Text: alan.gauldin@ubh.com Mar 22 2018 00:24:03 United Built Homes, Inc.,  
 8500 Line Avenue, Shreveport, LA 71106-6126  
 21570593 +E-mail/Text: kgaia@westcountyradiology.com Mar 22 2018 00:24:45 West County Radiology Group,  
 11475 Olde Cabin Road Ste 200, Saint Louis, MO 63141-7129

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

21570567\* +Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298  
 21570574\* Internal Revenue Service, P. O. Box 7346, Philadelphia, PA 19101-7346  
 21570577\* Mercy East, P.O. Box 505381, Saint Louis, MO 63150-5381  
 21570578\* Mercy East, P.O. Box 505381, Saint Louis, MO 63150-5381  
 21570579\* Mercy East, P.O. Box 505381, Saint Louis, MO 63150-5381  
 21570580\* Mercy East, P.O. Box 505381, Saint Louis, MO 63150-5381  
 21570594\* +West County Radiology Group, 11475 Olde Cabin Road Ste 200, Saint Louis, MO 63141-7129

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2018

Signature: /s/Joseph Speetjens

District/off: 0865-4

User: admin  
Form ID: 3180

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Total Noticed: 25

Date Rcvd: Mar 21, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2018 at the address(es) listed below:

David A. Sosne dastrustee@summerscomptonwells.com, dsosne@ecf.epiqsystems.com  
Emily E. Cantwell on behalf of Creditor United Built Homes LLC ecantwell@lathropgage.com,  
rbryan@lathropgage.com, stlfilings@lathropgage.com  
Kenneth A. Seufert on behalf of Debtor Harold Anthony Stein kenseufert@gmail.com,  
winchcathy@gmail.com  
Kenneth A. Seufert on behalf of Debtor Jana Lynn Stein kenseufert@gmail.com,  
winchcathy@gmail.com  
Office of US Trustee USTPRegion13.SL.ECF@USDOJ.gov

TOTAL: 5